

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA**
Newport News Division

In re:
STEVEN EARL RIDDICK,

Case No. 15-50511-SCS
Chapter 13

Debtor.

OBJECTION TO MOTION TO APPROVE LOAN MODIFICATION

COMES NOW R. Clinton Stackhouse, Jr., Chapter 13 Trustee (the “Trustee”), and objects to the Motion to Approve Loan Modification (the “Motion to Approve”) filed in this case by the Debtor. In support of this Objection, the Trustee states as follows:

1. Steven Earl Riddick (the “Debtor”) filed a voluntary petition under Chapter 13 of Title 11 of the United States Code in this Court on April 18, 2015 (the “Petition”). Relief was ordered.
2. On April 19, 2015, the Trustee was appointed in this case and continues to serve in that capacity.
3. On May 1, 2015, the Debtor filed his original plan (the “Plan”), which was confirmed by the Court on December 17, 2015.
4. On December 15, 2015, the Debtor filed the Motion to Approve, seeking approval to modify his existing mortgage loan on the Debtor’s real property located at 205 Harbour Drive, Hampton, VA (the “Real Property”).
5. The Motion to Approve fails to disclose the current maturity date of the existing

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mortgage loan for the Real Property.

6. The Motion to Approve fails to disclose the new maturity date and term of the mortgage loan for the Real Property, if the Motion is approved.

7. The loan modification agreement discloses the loan numbers of the Debtors. These are personal identifiers and must be removed from public access immediately.

8. Lastly, upon a review of the mailing list submitted in support of the Motion to Approve, it does not appear that all creditors and parties in interest have been properly noticed; specifically, the Notice of Motion to Approve fails to provide notice to Brock and Scott, 5121 Parkway Plaza Blvd., Ste. 300, Charlotte, NC 28217, and Caliber Home Loans, Inc., 16745 W. Bernardo Drive, Ste. 300, San Diego, CA 92127.

For the foregoing reason, the Trustee objects to the Motion to Approve.

R. Clinton Stackhouse, Jr.
Chapter 13 Trustee

/s/ R. Clinton Stackhouse, Jr.

CERTIFICATE OF SERVICE

I hereby certify that on the 4th day of January, 2016, I will electronically file the foregoing Objection with the Clerk using the CM/ECF system, which will then send electronic notification of such filing to John E. Bedi, Esq., counsel for the Debtor; Trenita Jackson Stewart, Esquire, counsel for US Bank Trust, NA, Caliber Home Loans, Inc., and that a true copy was mailed, first class, postage prepaid to:

Steven Earl Riddick
P.O. Box 1205
Hampton, VA 23661

/s/ R. Clinton Stackhouse, Jr.
